

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

---

In re Patent Application of:  
Paul Willard et al.

Application No.: 09/802,481

Allowed: February 6, 2009

Filed: March 6, 2001

Art Unit: 3692

For: CUSTOMIZED CREDIT OFFER STRATEGY  
BASED ON TERMS SPECIFIED BY AN  
APPLICANT

---

Examiner: N. Subramanian

**TRANSMITTAL OF DRAWINGS**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Madam:

Submitted herewith is one set (nine sheets, eleven figures) of corrected drawings for replacing all drawing sheets originally filed in the application.

The examiner objected to the drawings as being "informal drawings, which are acceptable for examination purposes only" as stated in the Office Action mailed March 20, 2006. The enclosed replacement sheets correct this informality. It is respectfully submitted that no new matter has been added.

Favorable consideration of the enclosed drawings is respectfully requested.

Dated: May 5, 2009

Respectfully submitted,

By           /Marc A. Hubbard/            
Marc A. Hubbard  
Registration No.: 32,506  
GARDERE WYNNE SEWELL LLP  
1601 Elm Street, Suite 3000  
Dallas, Texas 75201-4761  
(214) 999-4880  
Attorney For Applicants